

**Fill in this information to identify the case:**

Debtor 1 THOMAS J. HAYES

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 16-21018CMB

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: PHFA(\*) Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account 7 8 4 7

Property Address: 4033 TALL TIMBER DR  
ALLISON PARK PA 15101

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,525.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,525.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,525.00</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$100.00

The next postpetition payment is due on

9 / 1 / 2022  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 THOMAS J. HAYES  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 09/30/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Debtor 1 **THOMAS J. HAYES**  
Name

Case number (if known) **16-21018CMB**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
06/27/2017	1045112	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	604.16
07/25/2017	1048411	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	44.04
08/25/2017	1051769	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	44.75
09/26/2017	1055090	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	44.64
10/25/2017	1058451	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.48
11/21/2017	1061697	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.53
12/21/2017	1065006	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.40
01/25/2018	1068429	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.28
02/23/2018	1071614	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.16
03/28/2018	1074799	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	50.03
04/24/2018	1078044	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.99
05/25/2018	1081317	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.87
06/22/2018	1084439	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.74
07/26/2018	1087682	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.62
08/28/2018	1090899	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.50
09/25/2018	1094029	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	49.38
10/29/2018	1097278	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	48.86
11/27/2018	1100402	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	48.74
01/25/2019	1106735	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	89.83
				<u>1,525.00</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

06/27/2017	1045112	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	400.00
07/25/2017	1048411	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
08/25/2017	1051769	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
09/26/2017	1055090	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
10/25/2017	1058451	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
11/21/2017	1061697	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
12/21/2017	1065006	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
01/25/2018	1068429	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
02/23/2018	1071614	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
03/28/2018	1074799	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
04/24/2018	1078044	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
05/25/2018	1081317	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
06/22/2018	1084439	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
07/26/2018	1087682	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
08/28/2018	1090899	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
09/25/2018	1094029	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
10/29/2018	1097278	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
11/27/2018	1100402	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
12/21/2018	1103500	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
01/25/2019	1106735	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
02/25/2019	1109980	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
03/25/2019	1113263	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
04/26/2019	1116574	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	52.22
05/24/2019	1119966	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	56.20
06/25/2019	1123381	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	95.30
07/29/2019	1126811	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	176.12
08/27/2019	1130290	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	120.16
09/24/2019	1133559	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
10/24/2019	1136928	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
11/25/2019	1140384	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
12/23/2019	1143782	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
01/28/2020	1147236	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
02/25/2020	1150762	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
03/23/2020	1154242	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
04/27/2020	1157694	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
05/26/2020	1161029	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	100.00
06/26/2020	1164189	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	253.73
10/26/2020	1176551	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	481.05
12/21/2020	1182556	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	436.46
06/25/2021	1201514	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	984.41
09/24/2021	1210958	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	144.35

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
07/26/2022	1241101	PHFA(*)	AMOUNTS DISBURSED TO CREDITOR	1,500.00
				<u>7,700.00</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

THOMAS J. HAYES  
4033 TALL TIMBER DR.  
ALLISON PARK, PA 15101

DONALD R CALAIARO ESQ  
CALAIARO VALENCIK  
938 PENN AVE STE 501  
PITTSBURGH, PA 15222-3708

PHFA(\*)  
ATTN: LOAN SERVICING  
PO BOX 15057  
HARRISBURG, PA 17105-5057

PURCELL KRUG & HALLER  
1719 N FRONT ST  
HARRISBURG, PA 17102

9/30/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee